

5 **What is claimed in this invention is:**

1. A travel and credit card data management method for use with real time corporate travel and credit card data sources involving multiple business units and multiple travelers, for use with travelers, management, and suppliers of particular business units, comprising:
 - 10 consolidating the data from the sources; and
 - supplying consolidated data relevant to at least some of the travelers, management and suppliers of the at least one of the business units;
 - said supplying of data including supplying analysis of travel spending.
- 15 2. The method of claim 1, having the suppliers operate with different travel and protocols wherein said consolidating and supplying occurs substantially simultaneously.
3. The method of claim 1, wherein said supplying further includes data for travel issues.
- 20 4. The method of claim 1, wherein said supplying further includes data for contract/audit issues.
5. The method of claim 1, wherein consolidating from the sources include from one or more corporate card providers, travel agency service providers, and ancillary travel service
 - 25 providers.
6. The method of claim 5, wherein service providers include travel agency booking offices.
- 30 7. The method of claim 5, wherein corporate card providers include corporate card data sources.
8. The method of claim 5, wherein service providers include online booking sources.
- 35 9. The method of claim 5, wherein ancillary travel services include at least one of ground transportation services, security specialists, and travel benchmarking information.

- 5 10. The method of claim 1, wherein said consolidating is done in real time, "real time" meaning "as the transaction occurs."
11. The method of claim 10, wherein said supplying occurs on a real time basis.
- 10 12. The method of claim 1, wherein said supplying is performed through a display available to at least one of the business units.
13. The method of claim 1, wherein said supplying through a display is in easily manipulated formats.
- 15 14. The method of claim 1, wherein said supplying of consolidated data indicates the travelers who have deviated from the policy of the business unit.
15. The method of claim 1, wherein said supplying of consolidated data highlights pricing errors.
- 20 16. The method of claim 1, wherein said supplying of consolidated data indicates any traveler who has deviated from the planned itinerary of the traveler.
- 25 17. The method of claim 1, wherein said supplying of consolidated data automates the travel budget planning.
18. The method of claim 17, wherein said supplying of consolidated data identifies at least one of new destinations, pretravel approvals, policy exceptions of all travelers, real time tracking of expenditures, requirements for supplier contracts and analysis relative to the
- 30 current travel, performance measurement, and individual information of a specific traveler.
19. The method of claim 1, wherein said supplying is performed through one or more computer networks formed by at least one business unit and at least some of the travelers,
- 35 management and suppliers.
20. The method of claim 1, wherein said step of supplying includes the step of sorting the

5 data.

21. The method of claim 20, wherein said step of supplying includes the step of aggregating the data.

10 22. The method of claim 1, wherein said step of supplying of the data includes determining rights to the data.

23. The method of claim 1, wherein there is included the step of calculating real time metrics from the data.

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24. The method of claim 1, wherein there is further included the step of initiating transactions.

25. The method of claim 24, wherein said initiating of transactions originates from a
20 display unit used for said step of supplying consolidated data.

26. The method of claim 1, wherein the suppliers include at least one of any GDSs, travel agencies, credit card companies, and alternate travel data sources.

25 27. A method for processing travel and credit card data for clients wishing to integrate travel and credit card information from one or more alternative Travel Agencies, GDS, Credit Card Companies, at least two alternative data systems provided by one or more travel providers having different travel and corporate card data information protocols comprising:

- 30 - receiving information from each participating alternative GDS, Travel Agency, and Credit Card Company to allow receipt of their travel information in their native protocols;
- converting travel and card information of each alternative GDS, Travel Agency, and Credit Card Company system into a uniform travel and card data information protocol;
- integrating the travel and card information from each alternative GDS, Travel Agency, and Credit Card Company system data communications into a single data view;
- 35 - distributing the resulting combined travel and card data to clients in the common travel and card information protocol; and
- displaying said integrated travel and card data to clients.

- 5 28. The method of claim 27 wherein there is included the step of limiting the travel and card information supplied to any individual client to review information from only those alternative GDS, Travel Agency, Credit Card Company and Alternate Travel Data Sources systems of which the client is utilizing.
- 10 29. The method of claim 27 whercin
- at least one electronic exchange, having its native travel and card information protocol, participates in; and
 - the participating electronic exchanges' travel and card information is integrated with the travel and card information of the alternative trading systems, including:
- 15 - receiving information from each participating GDS, Travel Agency, and Credit Card Company via electronic exchange to allow receipt of its travel and card information in the electronic exchanges' native information protocol;
- converting the travel and card information from said participating GDS, Travel Agency, and Credit Card Company into the common information protocol; and
- 20 - integrating the travel and card information from the alternative trading system with the travel and card information from one or more GDS, Travel Agency, and Credit Card Company to make a combined travel and card data source.
30. The method of claim 29, including the step of converting back and forth between the individual alternative travel and card systems' electronic exchanges' protocol and a common travel and card placement protocol, thereby allowing clients to do one or more of book travel, follow pre-travel authorization procedures, approve policy exceptions, analyze vendor usage, ensure employee compliance with corporate policies, analyze traveler behavior, take offers, and receive confirmation of executions in any of the individual alternative Travel Agency, GDS, or Credit Card Company systems.
31. The data processing system of claim 29 wherein there is the step of data converting between the individual alternative travel and card systems and a common protocol thereby allowing clients to do one or more of place orders, book travel, approve travel, approve or disapprove policy exceptions, drive employee compliance with corporate travel policies, take offers, receive confirmation of execution, and have access to all the travel and card entry

5 features of each participating alternate Travel Agency, GDS, and Credit Card Company systems.

32. The data processing system of claim 29 wherein there is included the step of filtering out travel and card booking and payment information by parameters selected by the client.

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33 The method of claim 27 wherein there is included the step of converting back and forth between the individual alternative Travel Agency, GDS, and Credit Card Company systems' travel and card placement protocol and a common travel and card placement protocol, thereby allowing clients to do one or more of place book travel, purchased travel, 15 refunded travel and other business travel items purchased via Corporate Credit Card into an analysis tool and , take offers, and receive confirmation of the final items purchased.

34. The method of claim 27 wherein there is included the step of organizing the travel and card booking and payment information by vendor, by location or sale, and then by one or 20 more of price, volume, division, cost center, preferred and non-preferred vendors or [other variables] as selected by the client.

35. A data processing method for providing integrated travel and card information to clients for use with travelers from two or more alternative Travel Agency, GDS, or Credit 25 Card Company systems, comprising:

- receiving travel and card booking information from each participating alternative Travel Agency, GDS, and Credit Card Company system in travel and card booking and payment information protocols native to the particular alternative Travel Agency, GDS, and Credit Card Company system;

30 - converting the information to a common travel and card booking and payment data protocol;

- integrating the travel and card booking and payment information from each alternative Travel Agency, GDS, and Credit Card Company system into a single travel and card management application;

35 - distributing the combined travel and card booking and payment data to the clients in the TravelMaster travel and card booking payment protocol; and

5 - displaying said combined travel and card booking and payment data to the clients
and travelers.

36. The method of claim 35 wherein there is included the step of limiting the travel and
card booking and payment information to any client to only those alternative Travel Agency,
10 GDS, and Credit Card Company systems to which the client is a member.

37. The method of claim 35 wherein there is included the step of integrating the travel and
card booking and payment of the alternative Travel Agency, GDS, and Credit Card Company
with information from one or more electronic data sources (ATDS).

15 38. The method of claim 37 wherein there is included the step of supplying travel and
card booking and payment information from one or more electronic formats in their native
travel and card information protocol that is converted to the common protocol and integrating
into the combined travel and card booking and payment information data set.

20 39. The method of claim 37 wherein there is the step of filtering the travel booking and
card payment information by parameters selected by the client.

40. The method of claim 35 wherein after the step of integrating there is the step of
25 filtering by vendor, and by one or more of location or sale, and by one or more of price, or
volume as selected by the client.

41. The method of claim 35 wherein there is included the step of automatically
controlling the policies and management of travel and cards with the analysis information.

30 42. The method of claim 35 wherein the client books travel, makes card payments, takes
offers, and receives confirmation of execution in a common travel and card placement
protocol.